

IDENTITY THEFT FRAUD ALERT

North Dakota consumers can take steps to protect against the theft of personal data. If you believe your personal information has been stolen, don't wait until you are a victim of identity theft - **take action now**.

If you believe your personal information has been compromised, here are some steps to help prevent identity theft:

1. Put an initial fraud alert on your credit report.

The initial fraud alert will remain on your credit report for 90 days. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Use the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

- Equifax: 1-800-525-6285
- Experian: 1-888-EXPERIAN (397-3742)
- TransUnion: 1-800-680-7289

You can make this request in writing if you prefer. For convenience, a form letter to request the initial alert is included with this information.

PLEASE NOTE: To place a fraud alert on your credit report, or to have one removed, you will be required to provide appropriate proof of your identity; that may include your social security number, name, address and other personal information requested by the credit reporting company.

When a business sees the alert on your credit report, it must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep current all contact information in your alert.

2. Order a free copy of your credit report.

After you place the fraud alert on your credit report, you will receive information via mail about ordering one free credit report from each of the companies. It may be best to wait a month before ordering the report as it may take some time for any suspicious activity to appear on the report.

3. Fill out an Identity Theft Affidavit.

If you learn your information has been used, file a complaint with your local police or Sheriff and contact the North Dakota Attorney General's

Consumer Protection Division at 1-800-472-2600 or online at www.ag.nd.gov. The Attorney General's website contains instructions on what to do if your identity has been stolen, along with the Identity Theft Affidavit.

4. Place an extended alert on your credit report.

This alert remains on your credit report for seven years. You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the credit reporting company with an Identity Theft Affidavit or police report.

When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the credit reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

For your convenience, a form letter requesting the extended fraud alert is included with this information.

“FRAUD ALERT” INITIAL REQUEST

Today’s Date: _____

My Name: _____

My Address: _____

My Phone: _____

My SSN: _____

To Whom It May Concern:

I am, or believe I have been, a victim of a recent data theft of personal information. Pursuant to North Dakota Century Code Chapter 51-30, I request that you immediately place an **initial fraud alert** in my credit file.

I understand that this fraud alert will expire in 90 days unless I make a written request for the alert to be extended.

I also understand that as long as this Fraud Alert is in my credit file, no new credit will be approved or issued unless the lender has first been able to verify my identity.

Sincerely,

(my signature)

To the Consumer: You only need to send this request to ONE of the credit reporting agencies listed below. For your information, mark which company you sent the letter to and keep a copy of this letter for your own file.

- ☐ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
- ☐ Experian, P.O. Box 2002, Allen, TX 75013
- ☐ TransUnion, Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

“FRAUD ALERT” EXTENDED REQUEST

Today’s Date: _____

My Name: _____

My Address: _____

My Phone: _____

My SSN: _____

To Whom It May Concern:

I am, or believe I have been, a victim of a recent data theft of personal information. I have previously put an initial fraud alert on my credit file, but I would like the alert extended for seven years.

I understand that as long as this **extended Fraud Alert** is in my credit file, no new credit will be approved or issued unless the lender has first been able to verify my identity. I also understand that this extended fraud alert prohibits the use of my information to generate “preauthorized credit” offers for the next five years.

A copy of the official report of identity theft or identity theft affidavit is enclosed. Please let me know if you need any other information from me.

Sincerely,

(my signature)

To the Consumer: You **MUST** include a copy of the Identity Theft Affidavit or Police Report. You only need to send this request to **ONE** of the credit reporting agencies listed below. For your information, mark which company you sent the letter to and keep a copy of this letter for your own file.

- ☐ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
- ☐ Experian, P.O. Box 2002, Allen, TX 75013
- ☐ TransUnion, Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790